

Article - Insurance

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§19–114.

(a) Each insurer that issues or delivers a medical professional liability insurance policy in the State with an annual premium of \$5,000 or more shall offer at a minimum, in addition to the basic policy, additional policies with deductibles in the following amounts:

- (1) \$25,000;
- (2) \$50,000; and
- (3) \$100,000.

(b) In a policy with a deductible described in subsection (a) of this section, the insurer shall apply the deductible only to the liability of the insured under the policy.

(c) (1) An insurer that issues or delivers a medical professional liability insurance policy with a deductible described in subsection (a) of this section may cancel the policy for nonpayment of the deductible when the deductible is due and payable under the policy.

(2) A medical professional liability insurer that cancels a policy under paragraph (1) of this subsection is subject to the notice provisions under § 27–603 of this article.

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